

WHAT IS CLAIMED:

1. A method of selling insurance coverage to a user over the Internet comprising:
providing to the user a recommendation of insurance coverage from at least one
5 insurance carrier by comparing profile information of the user with the underwriting rules
of a plurality of insurance carriers;

receiving a selection of a risk carrier and a payment from the user;
producing a policy contract; and
notifying the selected risk carrier of the policy contract.

10 2. The method of claim 1 wherein information for at least some of the fields of
the user profile are received from a distribution partner.

15 3. The method of claim 2 wherein the information is received from a remote
database owned by a distribution partner.

20 4. The method of claim 1 wherein the user uses a web browser to view the
insurance coverage recommendation.

5. The method of claim 1 wherein the policy contract is delivered across the
Internet as an electronic document.

25 6. The method of claim 1 wherein a computer web server delivers hypertext to a
user web browser to provide recommendations and obtain user selections.

7. The method of claim 6 wherein the computer web server communicates with
an external information provider across the Internet.

30 8. The method of claim 6 wherein the computer web server communicates with
an insurance carrier across the Internet.

9. The method of claim 1 further comprising, prior to receiving the selection, sending information to a user, the information causing a computer system to display a graph that comprises a distribution function with a first axis being a density of the distribution and a second axis being a risk parameter and an indication of a position on the graph defined by a value for the risk parameter determined from the user's risk.

10. The method of claim 1 wherein the recommendation is a life insurance policy wherein the level of coverage varies with user age and the policy is a function of one or more of: age, income, savings, mortgage, dependents projected higher education costs for each dependent child of the user, self employment information, and current life insurance coverage.

11. A method of providing life insurance coverage to a user, the method comprises:

- receiving a profile of a user over the Internet;
- recommending to the user a policy based on needs of the user;
- automatically obtaining information about the user from a party other than the user;
- comparing profile information of the user with underwriting rules of a plurality of insurance carriers to determine pricing information for the policy from one or more of the insurance carriers;
- notifying the user of the pricing information;
- receiving a payment from the user for the selected insurance coverage; and
- producing a policy contract.

12. The method of claim 11 wherein the profile information comprises information about user lifestyle.

13. The method of claim 11 wherein the profile information comprises information about user risk.

14. The method of claim 11 wherein receiving the profile comprises querying a user using a web browser.

5 15. The method of claim 11 further comprising selling temporary insurance over the Internet.

16. The method of claim 15 wherein the selling is prior to producing a policy contract.

10 17. The method of claim 11 wherein the party other than the user is a medical examiner.

18. The method of claim 11 wherein the party other than the user is a fraud-prevention agency.

15 19. The method of claim 11 wherein the party other than the user is a government agency.

20 20. The method of claim 11 further comprising scheduling a medical examination with a medical examiner.

21. The method of claim 11 wherein the received payment is an electronic payment.

22. A machine-based method comprising:
automatically communicating a request across a network for information about a user purchasing life insurance from an external agency;
25 monitoring the network for a reply from the agency; and
triggering an alert if the reply is not obtained before a threshold time interval.

23. The method of claim 22 wherein the threshold time interval is a function of an average time to reply.

24. The method of claim 22 further comprising receiving the reply from the agency and forwarding the reply to an insurance carrier.

5 25. The method of claim 22 wherein the alert comprises an electronic message to the user.

26. The method of claim 22 wherein the information depends on a medical examination.

10 27. The method of claim 22 wherein the agency is a government agency.

28. A server comprising a processor, memory, and a communication interface, wherein the communication interface can receive information from a plurality of client systems, a partner site, and an external agency, and the processor is configured to:

15 receive profile information for a user from the interface;

 store the profile information in the memory;

 request additional information if the profile is not complete;

 evaluate the profile using underwriting rules for a plurality of insurance carriers;

20 produce an electronic document for a life insurance policy for one of the insurance carriers; and

 receive information for a payment for the policy from the user.

25 29. The server of claim 28 in which the received information for a user comprises information received at the interface from a client system.

30. The server of claim 28 in which the received information for a user comprises information received at the interface from a partner site.

31. The server of claim 28 in which the request for additional information comprises a request that is sent to an external agency.

32. An article of computer-readable medium for selling insurance coverage to a user over the Internet, the medium comprising instructions for causing a computer to:

- send to the user a recommendation of insurance coverage from at least one insurance carrier by comparing profile information of the user with the underwriting rules
- of a plurality of insurance carriers;
- receive a selection of a risk carrier and a payment from the user;
- produce a policy contract; and
- notify the selected risk carrier of the policy contract.

33. A server comprising a processor, memory, and a communication interface, wherein the communication interface can receive information from a plurality of client systems, a partner site, and an external agency, and the processor is configured to:

- send, to the user at a client system, a recommendation of insurance coverage from at least one insurance carrier by comparing profile information of the user with the underwriting rules of a plurality of insurance carriers;
- receive a selection of a risk carrier and a payment from the user;
- produce a policy contract; and
- notify the selected risk carrier of the policy contract.

34. A method of displaying insurable risk having a value for a risk parameter comprising

- producing a graph of a distribution function with a first axis being a density of the distribution and a second axis being a risk parameter;
- indicating a position defined by the value for the risk parameter on the graph; and
- displaying the graph.

35. The method of claim 34 wherein information for the graph is transmitted across the Internet.

36. A server comprising a processor, memory, and a communication interface, wherein the communication interface exchanges information with a client system across a network, and the processor is configured to:

generate information that represents (1) a graph of a distribution function with a first axis being a density of the distribution and a second axis being a risk parameter for insuring a user for life insurance; and (2) an indication of a position defined by the value for the risk parameter on the graph,

5 and send the information to the client system.

37. The server of claim 36, in which the processor is further configured to receive profile information from the client system, and determine the risk parameter as a function of the received profile information.

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38. A server comprising a processor, memory, and a communication interface, wherein the communication interface exchanges information with a client system across a network, and the processor is configured to:

receive a profile of a user from the client system; and

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generate a recommendation for a life insurance policy wherein the level of coverage varies with user age and the policy is a function of one or more of: age, income, savings, mortgage, dependents projected higher education costs for each dependent child of the user, self employment information, and current life insurance coverage.

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39. The server of claim 38 in which the level of coverage varies in steps with user age.

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40. The server of claim 38 wherein the policy is also a function of one or more of: planned retirement age, mortgage interest rate, business loan interest rate, annual inflation rate, present value discount rate, annual return on investments, average income tax rate, average capital gains tax rate, higher education costs, age to start higher education, funeral expenses, and current personal debt.